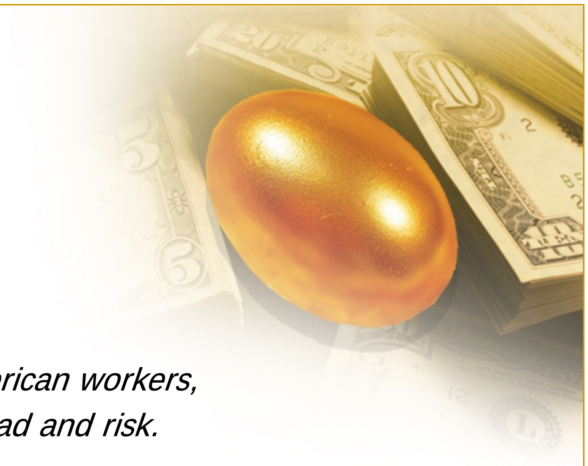


Improving the financial future of American workers,
while managing plan costs, workload and risk.

Retirement Resources in a nutshell:

- Established in 1990, 90%+ of our business is retirement plans
- Nationally recognized. Please see “Retirement Resources Making a Difference”
- Long history of serving in a fiduciary capacity -- sitting “on your side of the table”
- We provide fiduciary investment *advice* to employers *and* employees
- Creative employee communications – living within the rules, thinking outside the box
- Transparent, competitive fee structure, ongoing benchmarking of *all* plan costs
- Contributing to the overall financial wellness of employees through www.RRFIC.com, the Retirement Resources Financial Information Center, a non-commercial financial info source

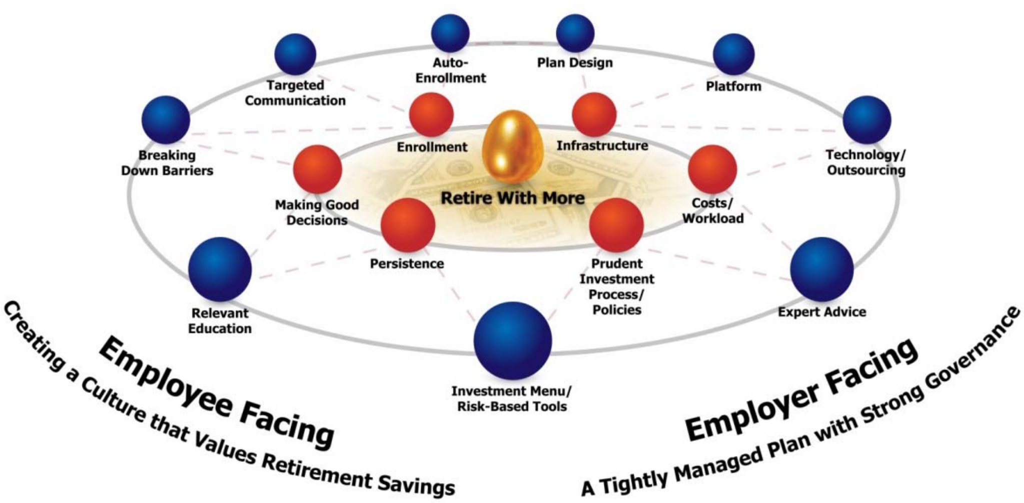
Plans With Purpose – More than just a slogan

We help employers manage great retirement plans. A great retirement plan can help you recruit and retain talent, and it may even boost productivity. It’s a plan deliberately managed to be both efficient and effective. It’s a plan designed to engage *all* your employees so that they will have a better future, and you may be less impacted by discrimination testing issues.   It’s a plan that is thoughtfully designed, based upon the specific circumstances present in your workplace. Great plans are managed with purpose – the right features, the right investment options, the right employee education, the right platform, the right advice, and a tight compliance process – all at the right cost. It’s a valued benefit delivered at good value. We have managed plans with purpose for many years.

The Retire With More® Process is a system of fiduciary best practices designed to promote better retirement outcomes for employees, while managing employer costs, workload and fiduciary risk. The key plan elements are linked to make each more deliberate, and to reduce the chance of things falling between the cracks.

The Process promotes:

- High participation
- Reasonable savings rates
- Appropriate investments: diversified *and* risk-appropriate
- Persistence to stick with the retirement savings process through good times and bad



Making a difference

We're a focused advisory firm, recognized nationally for our retirement plan work:

- Winner of the 2015 NAPA 401(k) Leadership Award

NAPA, the National Association of Plan Advisors, with 11,000 members, is the industry's largest organization of professional retirement plan advisors. Now in its eighth year, the 401(k) Advisor Leadership Award recognizes a leading financial advisor or team for contributions that exemplify leadership, experience and expertise in the retirement plan industry. The award reflects the multi-faceted efforts of advisors to serve their clients (plan sponsors and participants), act as a mentor, maintain high ethical standards, and consistently improve their practices and services in the retirement industry.

- 25 years partnering with employers to run plans with tighter fiduciary processes and improved employee retirement outcomes
- Completely independent. We can work with any platform or investment provider
- Playing a leadership role in the retirement plan industry
- Learn more about us at www.RetireWithMore.com
    - Published articles
    - Speaking engagements
    - Other recognition

Why not go for great?

A **good** plan is one where the fiduciaries fulfill their basic obligations, the investment menu is above-average, and the costs are reasonable. A **great** plan goes to the next level. It's managed with *purpose* -- to enhance the individual retirement security of your employees. This deliberate style of plan management often leads to better outcomes, lower costs and less worry for the employer. To learn more, please call Jim or Patrick at (800) 846-3276 or email us: jim@ret-res.com or patrick@ret-res.com.

Put our experience to work for you

Jim Phillips, President

Jim worked for large national investment firms before founding Retirement Resources, in 1990. He has extensive experience in investments, retirement plans and employee communications.

Jim has written for or been quoted in many industry publications including: *PlanSponsor Magazine, Defined Contribution Insights, 403(b) Advisor, Investment News, NAPAnet Magazine,* MarketWatch.com *and PlanAdviser Magazine.* He has spoken at retirement plan conferences including: SPARK, PSNC, ASPPA, PANC and NAPA. Jim is on the Leadership Council of the National Association of Plan Advisors.

Contact Jim: jim@ret-res.com

Patrick McGinn, CFA

Vice President

Patrick is a CFA charterholder and has been in the securities industry since 1993. He holds the Chartered Financial Analyst® designation and is a member of the Boston Security Analyst Society.

He has 25 years of investment, retirement plan and employee education experience. Together with Jim, Patrick has co-authored a number of articles which have appeared in industry publications on topics related to managing successful 401(k) and 403(b) plans. Patrick has spoken at national conferences, and he and Jim have many years' experience serving as fiduciaries.

Contact Patrick: patrick@ret-res.com